



Order Filed on May 28, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

STUART D. GAVZY
8171 E. Del Barquero Drive
Scottsdale, Arizona, 85258
973-256-6080
Fax: 480-452-1665
Email: stuart@gavzylaw.com
Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY	:
COURT DISTRICT OF NEW JERSEY	:
	: CHAPTER 13 CASE
IN RE:	:
Patricia S. Williams	:
	: CASE NO. 19-23665 VFP
	:
	:
	: JUDGE: Papalia
	:
	:
DEBTOR :	: HEARING DATE:

**ORDER GRANTING OBJECTION TO CLAIM #1-1 FILED BY CREDIT
ACCEPTANCE CORPORATION AS TO PRE-PETITION ARREARAGE AMOUNT**

The relief set forth on the following pages, numbered two (2) through 2 is
hereby **ORDERED**.

DATED: May 28, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

THIS CAUSE coming on to be heard, and being heard, before the undersigned Judge of the United States Bankruptcy Court for District of New Jersey, pursuant to the Objection to claim of the creditor named above filed by the debtor; and

IT APPEARING to the undersigned that this court has jurisdiction over the parties and over the subject matter of this Objection; and

IT FURTHER APPEARING to the undersigned that all parties in interest received notice of this Objection and of the time, date and place of this hearing and that no such parties have filed any timely objections or otherwise appeared in opposition to the said Objection and that the time for filing any such objection has expired; and

IT FURTHER APPEARING to the undersigned that the relief requested by the debtors in her Objection is consistent with the applicable provisions of Title 11 of the United States Code and that the debtor have established good and sufficient cause to grant said relief; and

IT FURTHER APPEARING to the undersigned that the Objection of the debtor to proof of claim no.1-1 filed by Credit Acceptance Corporation as to the pre-petition vehicle arrears, should be sustained and Proof of claim #1-1 modified to remove this amount.

IT FURTHER APPEARING to the undersigned that the Chapter 13 Trustee should and is hereby directed to disallow the pre-petition arrear amount of \$373.86 stated on Claim no.1-1 filed by Credit Acceptance Corporation; and

IT IS THEREFORE SO ORDERED.

This Order has been signed United States Bankruptcy Court electronically. The judge's signature and court's seal appear at the top of the Order

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Patricia S. Williams
Debtor

Case No. 19-23665-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2020.

db +Patricia S. Williams, 12 North 4th Street, Paterson, NJ 07522-1323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., As Trustee For the Certificateholders of Mastr Asset-Back Securities Trust 2007-NCW, Mortgage Pass-Through Certificates, Series 2007-NCW dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., As Trustee For the Certificateholders of Mastr Asset-Back Securities Trust 2007-NCW, Mortgage Pass-Through Certificates, Series 2007-NCW rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al... rsolarz@kmlawgroup.com
Stuart D. Gavzy on behalf of Debtor Patricia S. Williams stuart@gavzyllaw.com, lesliebrown.paralegal@gmail.com; gavzysr82824@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6